

INSURANCE FACTS

For Michigan Consumers

2008 Buyers' Guide to Auto Insurance

Toll-Free Consumer Assistance Line
877-999-6442

Department of Labor and Economic Growth
Office of Financial and Insurance Regulation
www.michigan.gov/ofir

Dear Auto Insurance Consumer:

Each year the Michigan Office of Financial and Insurance Regulation (OFIR) conducts a survey of auto insurance companies to find out what they charge for different policies in different areas around the state. This rate survey is designed to show how much rates can vary from company to company and to help you find the coverage you want at the best possible rate.

Companies represented in the guide are only those that are subject to Michigan's Essential Insurance Act of 1979. This Act is designed to make auto insurance available to all eligible Michigan citizens. It also allows companies to set their own rates without the prior approval of the OFIR Commissioner. This means that a company can change its rates quickly to respond to the demands of the marketplace.

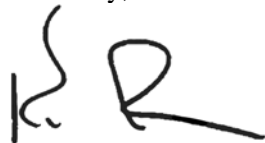
Because there are varying factors that affect what you pay for your auto insurance, it is not possible to show a rate for every situation. We have instead chosen four examples to represent various insurance purchasers and asked insurance companies to provide a rate for each example in the territories listed as of March 1, 2008.

It's important to note that the rates included in this guide do not include all discounts (e.g., group discount, multi-policy discount, insurance credit score discount) that could significantly reduce your total insurance premium. However, we've compiled a list of the most common discounts offered by the companies that participated in this survey, along with some other basic discount information on pages 6-8 of this guide. This list of discounts is NOT a comprehensive list. Companies add new discounts to their programs all the time. Therefore, be sure to ask for a list of discounts that a company offers when you are shopping around for auto insurance coverage.

It is critical when reviewing the survey material to remember that the rate comparisons in this guide are designed to be used as a starting point for shopping for the best automobile insurance rate and do not cover all situations.

I sincerely hope that you use this guide as a tool when shopping for auto insurance. To make your shopping easier, we've also compiled a list of companies on page 19 that offer a website for consumers to receive a premium quote via the internet. As always, you should contact an agent if you have specific questions regarding coverage. If you need additional assistance, please contact our office toll free at 877-999-6442 or via our website at www.michigan.gov/ofir.

Sincerely,

A handwritten signature in black ink, appearing to read 'K. R.', is positioned above the printed name of the Commissioner.

Ken Ross, Commissioner
Office of Financial and Insurance Regulation

2008 Buyers' Guide to Auto Insurance

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This consumers' guide is a publication prepared by the Michigan Office of Financial and Insurance Regulation (OFIR). You can view more publications by visiting the OFIR web site at www.michigan.gov/ofir

Any insurance consumer who needs help with an insurance problem or who feels he or she is not being treated fairly by an insurer, please call **toll free 1-877-999-6442**

Michigan No-Fault Automobile Insurance

No-fault insurance is required by law in Michigan. Every car owner must buy certain basic coverages in order to register a vehicle in Michigan. It is against the law to drive, or let your car be driven, without no-fault insurance. The basic no-fault policy has three parts:

Personal Injury Protection (PIP)

If you are hurt in an auto accident, this part of your no-fault policy will pay all of your medical costs. It will also pay, up to a maximum amount, for the wages you would have earned if you had not been hurt, for up to three years.

In 2008, the allowed amount under no-fault is \$4,713 per month. If you are killed in an accident, your policy will pay your family up to the monthly amount for three years, based on what they would have received from your earnings and fringe benefits. You may also be entitled to up to \$20 per day in replacement services. This is to pay for services you are no longer able to provide for yourself or your family because you are injured, such as housekeeping and yard work.

You may coordinate PIP coverage with any health or disability policy you have (except Medicaid, Medicare or a Medicare supplemental policy) to reduce your PIP premium. The health or disability plan then becomes the primary payer for medical or wage loss expenses, and the auto policy would cover remaining medical or wage loss expenses. These auto insurance coverages are also called excess medical and excess wage loss.

Property Protection Insurance (PPI)

No-fault will pay up to \$1 million for damage your car does in Michigan to other people's property, such as buildings and fences. It will also pay for damage your car does to other people's properly parked vehicles.

Residual Liability Insurance—Bodily Injury and Property Damage (BI/PD)

The no-fault law protects insured persons from being sued as the result of an auto accident

except in certain special situations. These are some of the circumstances under which you could be sued:

- If you cause an accident in Michigan in which someone is killed or seriously injured.
- If you are involved in an accident in Michigan with a non-resident who is an occupant of a motor vehicle not registered in Michigan.
- If you are involved in an accident in a state other than Michigan.
- For up to \$500 in damages to another person's car, which is not covered by insurance, if you are 50% or more at fault in the accident.

Your required no-fault policy will pay up to your coverage limit amounts if you are sued or are legally responsible for damages in these situations.

The minimum required BI/PD coverage limits are:

- Up to \$20,000 for a person who is hurt or killed in an accident.
- Up to \$40,000 for each accident if several people are hurt or killed.
- Up to \$10,000 for property damage in another state.

These limits are often described as 20/40/10. Courts sometimes award more than these amounts. If this happens, you would be responsible for paying the amount not covered by your policy. To protect themselves, many people buy extra liability insurance.

Optional Automobile Insurance Coverages

There are some optional insurance coverages you may wish to consider. State law does *not* require that these coverages be purchased.

Your no-fault insurance does not pay for repairs to your car if it is damaged in an accident. If your car is properly parked and hit by another car, the other driver's insurance will pay for your repairs. Except for this situation, the only kinds of auto insurance that pay for repairs to your car are collision and comprehensive coverage. Several of the examples in the guide include these optional coverages.

Collision Insurance

This coverage pays for repairs to your car when it is damaged in a crash. There are three basic kinds of collision insurance to choose from: broad form, standard, and limited. Collision insurance is usually sold with a deductible. A deductible is the money you agree to pay toward the cost of repairs before the insurance company steps in and pays the rest. The larger the deductible, the lower the cost of your collision insurance.

- Broad Form collision pays for damages regardless of fault, with a deductible that applies only if you are substantially at fault.
- Standard collision pays for damages regardless of fault, with a deductible that always applies.
- Limited collision pays only if you are not substantially at fault, and may or may not have a deductible.

Comprehensive Insurance

This coverage pays for your car if it is stolen or for repairs if it is damaged by a falling object, fire, flood, vandalism, or collision with an animal.

Uninsured Motorists Coverage (UM)

This coverage will pay if an uninsured motorist seriously injures you or a member of your family. Uninsured motorists coverage is usually sold with limits of \$20,000 per person and \$40,000 per accident (20/40). This coverage will not pay for damage to your vehicle.

Automobile Insurance Eligibility

This guide is a survey of rates for four sample driver households who are eligible for auto insurance under the law. An eligible person for auto insurance is a person who has a car registered in Michigan or has a valid Michigan driver's license. However, there are times when a company can refuse to insure you.

Reasons for Denial

You *can* be turned down for auto insurance if:

- you are not required by law to have no-fault insurance.
- your driver's license is suspended or revoked.
- within the past five years, you have been convicted of trying to defraud an insurance company, or have been denied payment of a claim over \$1,000 because there is evidence of fraud on your part.
- within the past three years, you have been found guilty of a felony with a motor vehicle, driving under the influence of alcohol or drugs, failing to stop at the scene of an accident, or reckless driving.

- the car you want to insure does not meet Michigan safety requirements.

- within the past two years, your auto insurance has been cancelled because of non-payment of premium. This can be waived if you pay the entire premium on the policy you are buying in advance.
- the insurance you want to buy requires you to be a member of a group, club or organization and you do not join the organization.
- your driving record causes you to have more than the allowable number of "eligibility points."
- you do not meet the requirements of a company's

Insurance Eligibility Points

Insurance companies assign *insurance eligibility points* for certain traffic violations.

Insurance eligibility points are not the same as points on your official driving record. They are simply a guide to help the company decide whether you are eligible for auto insurance. You can be turned down for auto insurance if you have seven or more eligibility points from violations within the past three years.

How insurance companies assign eligibility points:

Driving more than 15 mph over the speed limit (careless driving) - four points

Driving 11-15 mph over the speed limit – three points

Driving 15 mph or fewer over the speed limit on freeways that used to have a maximum speed limit of 70 mph - two points

Other moving violations - two points

The first accident in which you are more than 50% at fault - three points

The second and all following accidents in which you are more than 50% at fault – four points

underwriting rules. (See *Company Guidelines on following page*).

Automobile Insurance Eligibility

Company Guidelines

Insurance companies also use certain guidelines, called underwriting rules, to help decide whether they will insure you. These rules may be different for each company, but each company must apply its rules in the same way to everyone. For example, a company may refuse to insure you if it does not have a rate for your type of car, or if your car is very expensive to repair or replace (such as custom or antique cars).

Ineligible Persons

If you find you are not eligible for auto insurance, you may want to ask your agent to apply to the Michigan Automobile Insurance Placement Facility for you. The Facility was created to offer insurance to those persons who

have difficulty finding insurance through regular companies. Any licensed agent can help you apply for insurance through the Facility.

Eligible Persons

If you are a person who is eligible for auto insurance, read on to see how you can use this survey and perhaps reduce the cost of your auto insurance.

The Michigan Office of Financial and Insurance Regulation has additional information available regarding auto insurance. Please visit our web site at **www.michigan.gov/ofir** or call us **toll free at 877-999-6442** to obtain more information.

Saving Money on Auto Insurance

The survey rates have been determined using the rating factors specified in each example. However, your actual premium will be determined using the characteristics of your household members and vehicles. It is important to shop around to find the lowest premium, but there are other ways to further reduce your cost of auto insurance.

Physical Damage Deductibles

Increasing your deductibles on the physical damage coverage (e.g. comprehensive and collision) can make a significant difference in the cost of your policy.

Personal Injury Protection (PIP) Deductibles

You should be aware that your auto insurance company may impose a deductible on any claim you submit for PIP benefits following an auto accident. This means that you will be responsible for paying for any expenses, up to this deductible limit, before the auto insurance company will pay for any of your injuries. For this reason, it is important for you to know whether your auto policy requires a deductible as well as the deductible amount. If this information isn't listed in your policy declaration page, ask your agent or insurance company to confirm whether there is a deductible, and if so, ask for the deductible amount.

Group Insurance Coverage

Many companies offer group auto insurance coverage at reduced rates to members of qualified groups, organizations, associations and trade or business associations (e.g. AARP, teacher's association, university alumni association). Credit union members and employees of various businesses may also be eligible. If you are a member of one of these types of groups, ask your agent if you qualify for group coverage. More than one insurer may offer reduced rates to your group, so you may want to check with several agents, or ask your agent to check with several companies.

Coordination with other Health or Disability Coverage

Your personal injury protection (PIP) premium may be reduced if you have other health or disability coverage, through your place of employment for

example. Ask your agent about the option to coordinate health or disability coverage with your auto insurance PIP coverage. You may coordinate PIP coverage with any other health or disability policy you have (except Medicaid, Medicare or a Medicare supplemental policy) to reduce your PIP premium. When you coordinate coverage, your health/disability policy becomes the primary payer for any PIP claims related to your auto accident. Your auto insurance coverage pays for reasonable expenses not covered by the health/disability policy. However, before you agree to coordinate your health/disability income and auto policies, you should first verify that your health and/or disability income insurance policy will provide benefits for injuries related to car accidents. Some health insurance companies restrict coverage for injuries related to auto accidents if the injured person is also covered by an auto insurance policy.

Coordination of health/disability and auto insurance benefits applies only to the policyholder and family members covered under the policies.

Senior Citizen and Retiree Discounts (Work Loss Waiver)

If you are a senior citizen, aged 65 or older, the law requires a company to offer you a reduced premium if you drive your vehicle less than 3,000 miles per year. A retired person aged 60 or over, who does not have income from work, must also be offered the option to waive coverage for work loss that is paid under the PIP coverage. A person may waive coverage for himself or herself and an eligible spouse and receive a reduced premium for PIP coverage. Keep in mind that the work loss coverage may not be eliminated completely from the no-fault policy since it still applies to other persons who may be injured in or by the policyholder's vehicle.

To save even more money, review the listing of possible discounts on the next several pages.

Listing of Possible Discounts

Many insurers offer discounts for safety features like anti-lock brakes, air bags and anti-theft devices. You may also be eligible for a discount if you have two or more policies with the same insurance company (e.g. homeowners and auto policies). If it's a significant discount, it may be worth insuring both your auto and home with the same company.

We have asked the insurance companies that participated in this survey to provide us with a list of their discounts. We have compiled a list of the most common discounts that the participating companies offer on the following page. This list of discounts is NOT a comprehensive list. Companies add new discounts to their programs all the time. Therefore, be sure to ask for a list of discounts that a company offers when you are shopping around for auto insurance coverage.

Your auto insurance premium is broken down into the types of coverage you choose to purchase (e.g. mandatory no-fault coverage, optional comprehensive and/or collision coverage). Because of this, any auto insurance discount you receive from your insurance company will typically only be applied to certain portions of your premium. For instance, if your vehicle qualifies for an anti-theft discount, the discount would typically be applied to the portion of your premium that you pay for comprehensive coverage. If you do not carry comprehensive coverage on your vehicle, you would not qualify for this discount. Each company decides what discounts it will offer and what insurance coverages (e.g. personal injury protection, comprehensive, collision) will be affected by each discount. The company must then offer these discounts to all individuals who qualify. (See example on next page.)

Therefore, the following list of company-offered discounts should only be used to offer you some guidance into the vast number of discounts that are available when shopping around for auto insurance. It is important to realize that only the insurance company or one of its representatives, such as an insurance agent, will be able to provide you with an accurate premium quote based on your own personal characteristics, including any and all company offered discounts.

Remember: Insurance companies can develop a discount for anything that may reduce the company's losses and expenses. These discounts must then be offered to all individuals who qualify. It is critical when shopping around to ask for all the discounts the company offers.

Example of Discount Effect on Base Rate Premium

\$ 223.00	Liability coverage (BI/PD)
100.00	Property Protection Insurance Coverage (PPI)
<u>1,162.00</u>	Personal Injury Protection Coverage (PIP)
1,485.00	Total Mandatory Coverages
2,400.00	Collision Coverage
<u>2,615.00</u>	Comprehensive Coverage
5,015.00	Total Optional Coverages
1,485.00	Total Mandatory Coverages
<u>5,015.00</u>	Total Optional Coverages
\$6,500.00	Total Annual Base Rate Premium
-1,300.00	(20% credit score discount applies to all coverages = \$6500 x 20%)
- 116.20	(10% air bag discount to PIP only = \$1162 x 10%)
- 261.50	(10% anti-theft discount to Comprehensive only = \$2615 x 10%)
- 11.15	(5% anti-lock brake discount to BI/PD = \$223 x 5%)
<u>- 120.00</u>	(5% anti-lock brakes discount to Collision only = \$2400 x 5%)
\$-1,808.85	Total Discount from Annual Base Rate Premium
\$4,691.15	Final Base Rate Premium

Auto Insurance Discounts

Companies	Air Bags	Anti-Lock Brakes	Anti-Theft	Multi Vehicle	Multi Policy	Credit Score	Student Away at School	Good Student	Claim or Ticket Free
Affirmative Ins Co of MI			5-15%	20%					
Allstate Ins Co	20-30%	0-10%	5%	10-30%	5-10%		10%	10%	9-32%
Allstate Prop & Cas	20-30%	10%	5%		5-17%		10%	10%	0-38%
American Insurance Co	10-30%	5%	5-15%		18-30%				2-6%
American Int'l Ins Co (AIG)	10-45%	5%	5-15%			39-60%			
American Int'l South (AIG)	20-30%	3%	5-15%						
Amica Mutual Ins Co	10-32%		5-25%	15-25%	2-10%		10%	10%	
Auto Club Ins Assn	10%		5-25%	20-25%	10%	0-44%		10%	
Auto-Owners Ins Co	20-35%	5%	5-10%	19-26%	5-14%	0-59%	25%	5-10%	
Bristol West Preferred				16-33%			10%		
Cincinnati Ins Co	20-30%		5-15%		10%	5-10%		10%	5-15%
Citizens Insurance Co of America	20%	5%	5-25%	20-30%	13%	0-55%			
Citizens Insurance Co of Midwest			25%	26-34%	3-8%				
Dairyland Insurance Co			5%	15%					
Emcasco Ins Co	20-30%	5%	5-15%	3-30%	25%	15-50%			15%
Employers Mutual Cas	20-30%	5%	5-15%	3-30%	25%	15-50%			15%
Encompass Prop & Cas Co	30%	5%	5-15%		20-25%	0-60%	20%	12%	
Esurance Insurance Co	0-30%		10%	0-37%				10%	
Farm Bureau General				13-30%	15%	5-35%			5-23%
Farm Bureau Mutual				13-30%	15%	5-35%			5-23%
Farmers Ins Exchange	10-30%	5%	3%	20%	5-49%	0-76%		15%	
Federal Ins Co (Chubb)	20%	5%	5-15%	20%			40%		
Frankenmuth Mutual	15-30%	5%	5-20%	20%	25%	5-48%	25%		5-10%
Fremont Insurance Co	20-35%	5%	5-20%	20%	20%			10%	3-9%
GEICO Indemnity Co	10%		5%	20%					
Grange Insurance of MI	10-15%		2-20%	20%	10%	0-20%			
Great Lakes Casualty	10-30%		5-15%	1-37%			10%		
Great Northern (Chubb)	20%	5%	5-15%	20%			40%		
Harleysville Lake States	5%	5%	5%	15-25%	15%	12-55%		10%	10%
Hartford Casualty	10-20%	3%	5-15%			15%			5%
Hartford of the Midwest	10-20%	3%	5-15%			15%			5%
Hastings Mutual Ins Co	15%	5%	5-15%		15%	7-43%			3-15%
Home-Owners Ins Co	20-35%	5%	5-10%	19-26%	5-14%	0-59%	25%	5-10%	
Horace Mann Ins Co			5%	0-30%	7-17.4%	0-73%		8-10.7%	
IDS Property & Casualty	20-30%	5%	5-10%		10-14%	0-49.5%	30%		
Integon National Ins Co	10%		5-20%	10-20%					
Liberty Mutual Fire Ins	30%	10%	5-25%		2%			25%	5%
Merchants Mutual Ins Co	20-30%	7%	5-15%	20%	15%		25%	10%	5-15%
Mercury National Insurance Co	10-15%		5%			0-16%	5%		
Metropolitan Direct P&C	20-40%		5-10%		4-5%		10%		
Metropolitan General	20-40%		5-10%		4-5%		10%		
Metropolitan Prop & Cas	20-40%		5-10%		4-5%		10%		

Auto Insurance Discounts

Companies	Air Bags	Anti-Lock Brakes	Anti-Theft	Multi Vehicle	Multi Policy	Credit Score	Student Away at School	Good Student	Claim or Ticket Free
Michigan Insurance Co	5%	5%	5-20%	0-30%	17%			18%	8-12%
Michigan Millers Mutual	20-35%	5%	5-15%	20-25%	20%	16-40%	25%		
Mid-Century (Farmers)	10-30%	5%	3%	20%	5-49%	0-76%		15%	
Nationwide Mutual Fire	20-30%		5%		5-10%	0-58%			10%
New Hampshire Indemnity (AIG)	10-15%			5-27%					
Pacific Indemnity (Chubb)	20%	5%	5-15%	20%			40%		
Pioneer State Mutual	30%	5%	5-20%	25%	15%	0-40%		10%	10%
Progressive Marathon Ins Co	10-15%		5%	2-31%		5-67%	10%		
Progressive MI Ins Co	5%		5%	4-50%	5%	3-62%	10%		5-15%
Safeco Insurance Co of IL			3%		3-10%	0-50%	12-15%	4-12%	
Secura Ins A Mutual Co	30%		15%	25%	5-25%	0-40%	35%	35%	10%
Standard Fire (Travelers)			5-20%	25%	10%			20%	
State Auto Mutual Ins Co	20-30%	5%	5-25%		10-15%	0-52%			
State Farm Mutual Auto	5-20%		5-10%	8-28%	5-22%	0-62.3%		0-10%	10-25%
Titan Insurance Co			5%	20%					
Tokio Marine	20-30%	5%	5-15%	20-40%					
Unitrin Direct Ins Co	0-10%		5%	14%		0-53%	10%		
Unitrin Direct Prop & Cas	0-10%		5%	14%		0-53%	10%		
Vigilant Ins Co (Chubb)	20%	5%	5-15%	20%			40%		
West American Ins Co	20-30%	5%	5-15%		15%	8-50%			
Westfield Insurance Co	20-30%	5%	5-15%	10%	15%	13-47%		7%	

How to Use the Survey

Find Your Territory

Review the detailed territory descriptions on the next page to determine which territory most accurately represents the area in which you live. For example, the Marquette territory could represent the entire Upper Peninsula; the Traverse City territory could represent northern lower Michigan, etc.

Find Yourself

Read the description of the four examples used in the survey and choose the one that best describes your situation.

Each example shows the base rate, with no discounts, for one year of car insurance for 16 different territories. Look at the rates for the example you have chosen under the territory that best represents your area.

Shop Around

When you have chosen some companies to shop, check the telephone book for a listing of offices in your area. While not all companies have offices throughout the state, you should be able to find an agent or company to call for a quote. You may also visit our web site at www.michigan.gov/ofir to search for a list of companies, agents or agencies that are licensed to sell insurance in Michigan.

Michigan law makes it illegal for an insurance company or an insurance agent to do certain things. **We want to know if you are told any of the following statements as you talk with an agent or a representative of a company. Call us immediately toll free at 877-999-6442 if you're ever told any of the following** (in a very limited number of circumstances these statements might not be illegal, but our office can verify this for you):

- We don't write in that area
- We aren't taking any new customers
- We don't have an agent in your area
- We can't write your auto insurance unless you insure your home with us
- You aren't eligible for a policy with our company (no explanation of ineligibility is provided) but we can place you with the MAIPF

We want to know if you have a problem with an agent/agency or insurance company during the process of shopping around for coverage. If you disagree with an insurance company about whether you are eligible for coverage, try to resolve the issue with the insurance company. If you still do not agree with the company position, ask them to provide specific rules or language that they believe excludes you from eligibility. If you are still dissatisfied, please contact our **Consumer Services Division toll free at 877-999-6442** to ask questions or to file a written complaint against the company or agent/agency.

Spending a little time shopping could save you a lot of money!

Insurance Companies in this Survey

The companies in this rate comparison are a representative sample of companies subject to the provisions of the Essential Insurance Act (EIA).

There are a few companies in the state that are exempt from the EIA due to size or limited amount of auto insurance business in Michigan. Exempt companies are not included in this comparison because their rating and underwriting practices may be very different from those subject to the EIA.

Rating Territories

Location plays an important part in determining auto insurance premiums. The law allows insurance companies to divide the state into rating territories, and each company defines its territories in a different way. For the purposes of the rate survey, cities or locations that are representative of certain parts of the state were chosen. The territories are described below. Intersections are given for locations that are often divided by a company's territory boundaries. If you are not located in one of the specific territories, you should look at the rates for the territory that most closely represents the area in which you live.

Location	Intersection	Zip
SWD (Southwest Detroit)	33rd & Jackson	48210
NWD (Northwest Detroit)	6 Mile & Lenore	48219
NCD (North Central Detroit)	Winchester & Binder	48234
SCD (South Central Detroit)	Gratiot & Mt. Elliott	48207
NED (Northeast Detroit)	State Fair & Redmond	48205
PON (Pontiac)	Auburn & Paddock	48342
MAC (Macomb County-Warren)	Canterbury & Hoover	48093
WDT (Wyandotte)	14th & Oak	48192
YPSI (Ypsilanti)		48197
LAN (Lansing)	Martin Luther King & Ottawa	48915
KAL (Kalamazoo)	Whites Road	49008
TRA (Traverse City)		49684
MAR (Marquette)		49855
SAG (Saginaw)	Hess & Sheridan	48601
FLI (Flint)	Dort & Davison	48506
GRA (Grand Rapids)	Plainfield & Knapp	49505

Example 1

Driver: Principal, age 18, licensed 2 years, single - no dependents;
5 mi commute one way, 7,000 mi/yr; \$7,000/yr; no tickets or accidents
Car: 2000 Ford Ranger Pickup
VIN: 1FT&R10V&Y

Coverages & Limits:
BI/PD 20/40/10 or 50 CSL
PPI \$1,000,000
PIP medical & work loss excess

ANNUAL PREMIUMS BASED ON EXAMPLE 1 - All discounts are not included in the premiums listed below. See discount section of this guide for more information.

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Affirmative Ins Co of MI^	1866	2320	2909	2987	2693	1603	1531	1574	1301	1133	1241	1324	1429	1304	1408	1081
Allstate Ins Co+	6783	6200	7212	7285	6378	4629	3594	3793	3454	2968	2991	3172	2994	3772	4068	2907
Allstate Prop & Cas+	2877	2877	2877	3664	3664	2086	1647	1579	1159	1638	1555	1273	1347	1551	1551	1334
American Insurance Co	5019	4543	5019	5019	5019	4040	4400	4543	3339	3621	3621	3279	3258	4291	5176	3529
American Int'l Ins Co (AIG)	2660	2105	3587	3596	2872	1522	1711	1485	1516	1720	1113	1037	1132	1692	2099	1266
American Int'l South (AIG)	2857	2132	3440	3109	2469	1634	1699	1314	1433	1429	945	984	1088	1452	1705	1226
Amica Mutual Ins Co	2385	2044	2112	2717	2112	1768	1430	1348	1548	1428	1045	1031	1100	1496	1796	1184
Auto Club Ins Assn*	5520	3511	4655	4820	3732	3366	2779	2382	2896	2520	1905	2027	1583	3333	3476	1682
Auto-Owners Ins Co+	4201	3389	4094	4201	3389	2886	2944	2137	2289	1989	2037	1780	1755	2380	3312	1971
Bristol West Preferred^	6336	4030	5355	3976	3898	3397	2067	3397	1975	1719	1957	2136	1462	2634	3826	1850
Cincinnati Ins Co	3931	2018	3602	3804	3602	1929	2018	1961	2183	1901	1347	1256	1416	1161	2528	1951
Citizens Ins Co of America	7423	6386	8076	8076	7423	4959	3442	2723	3580	2972	2475	2336	2536	3511	4578	2420
Citizens Ins Co of Midwest	5095	4070	5185	4518	3691	2961	2219	1948	1815	1814	1529	1514	1505	1881	3637	1484
Dairyland Insurance Co^	1768	2466	3766	3766	3353	1608	1849	1557	1332	1162	1223	1337	1511	1486	1481	1156
Emcasco Ins Co	6047	3961	5753	6459	5753	4205	3447	3961	2741	2613	2227	1913	2171	2183	5745	2389
Employers Mutual Cas	6047	3961	5753	6459	5753	4205	3447	3961	2741	2613	2227	1913	2171	2183	5745	2389
Encompass Prop & Cas	4011	4271	4011	6579	6688	3627	3308	3181	2515	2840	2008	1704	2051	2497	2758	1856
Esurance Insurance Co#	4172	3414	2950	3410	3594	2950	2120	2950	2174	1686	1534	1960	1642	2068	3138	1738
Farm Bureau General*	2162	2161	2161	2161	2161	2035	1740	1223	1266	1325	1501	1073	1153	1846	1883	1109
Farm Bureau Mutual*	2162	2161	2161	2161	2161	2035	1740	1223	1266	1325	1501	1073	1153	1846	1883	1109
Farmers Ins Exchange*	11860	10739	12472	8591	10342	7200	7394	5324	6189	3432	4759	3374	2202	5635	6613	2731
Federal Ins Co (Chubb)	2158	1975	1975	2158	2158	1187	1219	2029	1050	1028	1143	930	1088	1258	1233	952
Frankenmuth Mutual	6386	6386	6386	6386	6386	4950	6386	2496	3188	2462	2098	2098	2098	2872	4950	2396
Fremont Insurance Co	3926	3926	3926	3926	3926	2990	2990	2314	2314	1868	1786	1600	1600	2430	2314	1694
GEICO Indemnity Co#	2133	1756	1878	2053	1878	1495	1217	1318	1022	890	820	1061	958	1043	1392	908
Grange Insurance of MI^	14914	11146	14914	14914	11912	7370	9022	6194	7268	4964	5164	7282	4464	7894	9704	4714
Great Lakes Casualty	3209	1413	2293	2339	2293	1995	1415	1995	1299	1077	1015	1079	963	1253	1213	1069
Great Northern (Chubb)	2158	1975	1975	2158	2158	1187	1219	2029	1050	1028	1143	930	1088	1258	1233	952
Harleysville Lake States	5858	5858	5858	4330	5858	3807	3252	1809	2637	1843	2177	1572	1409	3007	5858	1652
Hartford Casualty	6475	5973	6475	6475	6475	3869	3527	3759	3004	2829	2130	2455	2465	3071	3559	2423
Hartford of the Midwest	6475	5973	6475	6475	6475	3869	3527	3759	3004	2829	2130	2455	2465	3071	3559	2423
Hastings Mutual Ins Co	4256	3234	4256	4650	4256	3374	2818	3234	1450	1760	1532	1488	1434	2124	3470	2098
Home-Owners Ins Co	3991	3221	3889	3991	3221	2742	2796	2030	2174	1889	1934	1692	1668	2261	3147	1873
Horace Mann Ins Co	4214	2994	4104	4104	4104	2387	1922	1799	1565	1650	1419	1189	1208	1528	2155	1293
IDS Property & Casualty	4643	4107	3831	4643	3831	3495	2199	2235	2023	2041	1529	1633	1275	2447	3163	1505
Integon National Ins Co^	3416	2846	2610	2904	2756	2154	1572	1586	1352	1138	1158	1170	1002	1450	2412	1170

ANNUAL PREMIUMS BASED ON EXAMPLE 1

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Liberty Mutual Fire Ins	7447	6930	7322	7905	7603	5675	3083	3990	3701	2754	2528	2599	2627	4026	5621	2490
Merchants Mutual Ins Co	3972	2556	3017	4355	3017	2382	2092	2556	1826	1509	1338	1478	1705	1965	3204	1489
Mercury National Ins Co	4122	2956	2750	3238	3470	2478	2936	2750	1624	1328	1154	1640	1268	1752	2912	1366
Metropolitan Direct P&C#	4724	3364	4256	3770	4256	1970	1968	2038	1968	1508	1572	2006	1500	1664	2336	1734
Metropolitan General	4960	3530	4466	3956	4466	2064	2064	2134	2062	1576	1646	2104	1570	1742	2446	1814
Metropolitan Prop & Cas	4960	3530	4466	3956	4466	2064	2064	2134	2062	1576	1646	2104	1570	1742	2446	1814
Michigan Insurance Co	7213	6245	7741	7741	7213	3877	3065	2565	3297	2667	2332	2074	2114	3568	4316	2254
Michigan Millers Mutual	7212	5804	6404	7360	6404	4228	3678	2428	2242	2580	2242	1594	2118	2528	3984	2336
Mid-Century* (Farmers)	11860	10739	12472	8591	10342	7200	7394	5324	6189	3432	4759	3374	2202	5635	6613	2731
Nationwide Mutual Fire	4429	4425	4429	4254	4425	2315	1893	2315	1859	1540	1694	1642	1575	1793	2822	1282
New Hampshire Ind^ (AIG)	6159	4324	5282	4221	4098	3292	1768	3292	1208	964	1240	1479	1112	1546	2871	1253
Pacific Indemnity (Chubb)	2158	1975	1975	2158	2158	1187	1219	2029	1050	1028	1143	930	1088	1258	1233	952
Pioneer State Mutual	3833	3833	3833	3833	3833	2547	2431	2767	1499	1397	1315	1085	1231	1731	2447	1133
Progressive Marathon#	7808	5425	4610	5360	4576	4610	3605	4610	3305	2696	2586	3378	2593	3489	5186	2793
Progressive MI Ins Co	8315	5385	4639	5253	4527	4639	2819	4639	2663	2369	2663	2899	2005	3563	5103	2431
Safeco Insurance Co of IL^	5748	3028	3717	3975	3850	3717	2013	2961	1844	2448	1652	1547	2479	2399	3812	1239
Secura Ins A Mutual Co+	9207	9207	9207	9207	9207	5198	3060	5198	2847	3673	1569	1538	3756	4211	4558	3119
Standard Fire (Travelers)	5556	3809	5556	5556	2351	2427	2351	3809	1778	1680	1705	1772	1747	1972	3156	1581
State Auto Mutual Ins Co	2156	2532	2184	1802	2612	2240	2612	2156	1566	1440	1362	1214	1214	1560	1552	1206
State Farm Mutual Auto	2748	2446	4334	3943	3943	3305	2218	2037	2016	2104	1318	1572	1312	3255	3163	1394
Titan Insurance Co^	1589	2325	3044	3044	2782	1628	1567	1526	1427	1111	1331	1453	1420	1489	1417	1176
Tokio Marine	3360	3030	2868	3360	2868	1568	1987	3030	1601	1869	1549	1522	1429	1587	2540	1135
Unitrin Direct Ins Co#	5475	3795	3224	3762	3709	3224	2503	3224	2287	1870	1790	2339	1796	2419	3641	1937
Unitrin Direct Prop & Cas#	5475	3795	3224	3762	3709	3224	2503	3224	2287	1870	1790	2339	1796	2419	3641	1937
Vigilant Ins Co (Chubb)	2158	1975	1975	2158	2158	1187	1219	2029	1050	1028	1143	930	1088	1258	1233	952
West American Ins Co	3787	3430	3918	4520	3918	3661	3168	3430	2201	2587	1851	1503	1659	1809	3727	2315
Westfield Insurance Co	2648	2403	2574	2437	2574	1387	1718	2403	1082	1147	997	865	1040	1257	1749	927

Notes to all examples:

- *Membership fee may apply. Cost of membership is not included in the premium quotation.
- +May reflect variation due to company program specifications.
- #Rate is only available if the company is contacted directly without the assistance of an agent.
- ^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

Example 2

Drivers: Married couple, age 35;

Wife -7 mi commute 1 way, 9,000 mi/yr; \$25,000/yr

Husband - 14 mi commute 1 way, 13,000 mi/yr; \$40,000/yr;

both drivers no tickets or accidents; two children.

Cars: Wife - 2005 Chrysler Town & Country Touring, 4-door

VIN: 1C4&P54L&5

Husband - 2006 Ford Escape XLT, 4x2, 4-door

VIN: 1FM&U031&6

Coverages & Limits:

BI/PD 100/300/100 or 300 CSL

PPI \$1,000,000

PIP medical & work loss excess

UM 20/40

Car 1 and Car 2

BROAD COLLISION \$250 deductible

COMPREHENSIVE \$100 deductible

ANNUAL PREMIUMS BASED ON EXAMPLE 2 - All discounts are not included in the premiums listed below. See discount section of this guide for more information.

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Affirmative Ins Co of MI+^	10676	13418	14015	14131	14601	6482	8748	5395	6795	5303	4793	5628	5719	6730	7040	5557
Allstate Ins Co+	13014	11490	13326	13267	12386	7774	6464	6699	6647	5572	5536	5704	5787	6311	6517	5910
Allstate Prop & Cas+	10669	10669	10669	12449	12449	6742	5407	5287	4752	5045	5192	4521	4432	5005	5005	5044
American Insurance Co	5315	4811	5315	5315	5315	3879	4140	4811	3348	3442	3442	3317	3316	3670	4843	3632
American Int'l Ins Co (AIG)	3781	3228	4721	4552	3835	2326	2354	2101	2166	2463	1750	1724	1859	2422	2590	3058
American Int'l South (AIG)	8434	7392	9574	9368	8820	4714	4574	4082	4754	4020	3234	3302	3618	4364	4532	3766
Amica Mutual Ins Co	4079	3335	3553	4613	3553	2828	1678	1781	1777	1960	1439	1472	1472	1767	2914	1630
Auto Club Ins Assn*	9800	7360	9115	8247	8422	6374	4919	4318	5359	4618	3680	3677	2943	6072	6390	3517
Auto-Owners Ins Co+	9016	7174	8777	9016	7174	6241	6156	4443	4937	4147	4194	3813	3852	4956	7097	4221
Bristol West Preferred^	11073	7997	11130	8316	8169	6971	3801	4700	3462	2962	3256	3670	2937	3871	5917	3289
Cincinnati Ins Co	6923	3429	6016	7064	6016	3322	3429	3058	3418	2848	2389	1986	2523	2500	4535	2771
Citizens Ins Co of America	9708	8365	10551	10551	9708	6511	4549	3616	4729	3941	3295	3114	3374	4637	6020	3223
Citizens Ins Co of Midwest	6663	5439	6647	5985	4955	3831	2932	2659	2772	2483	2284	2292	2225	2468	4605	2294
Dairyland Insurance Co+^	12861	13256	16775	16775	17665	6248	6376	7643	5290	4509	4065	5196	5571	7217	6005	4953
Emcasco Ins Co	8844	6810	9498	9630	9498	5640	5408	6810	3416	3060	3206	2220	2936	2630	7216	3250
Employers Mutual Cas	8844	6810	9498	9630	9498	5640	5408	6810	3416	3060	3206	2220	2936	2630	7216	3250
Encompass Prop & Cas	7840	7617	7840	10146	9746	5396	5257	5198	4228	4646	3291	2981	3549	3634	4377	3152
Esurance Insurance Co#	12280	9140	8484	9602	9704	7760	4604	5356	4428	3874	3426	4178	3702	4200	6722	3896
Farm Bureau General*	6997	6996	6996	6996	6996	4757	4831	2889	3787	2902	3283	2577	2744	4183	4581	3157
Farm Bureau Mutual*	6997	6996	6996	6996	6996	4757	4831	2889	3787	2902	3283	2577	2744	4183	4581	3157
Farmers Ins Exchange*	34044	27615	36145	23853	33029	19604	20571	17064	16675	10831	12289	9946	8209	14795	16107	9531
Federal Ins Co (Chubb)	6191	5938	5938	6191	6191	3292	3692	5709	3013	2965	3107	2729	2734	3115	3605	2991
Frankenmuth Mutual	7980	7980	7980	7980	7980	6310	7980	3354	4272	3288	2810	2810	2810	3854	6310	3208
Fremont Insurance Co	7876	7876	7876	7876	7876	6026	6026	4686	4686	3778	3618	3252	3252	4908	4686	3448
GEICO Indemnity Co+#	4738	3958	4580	4472	4580	3244	2482	2584	2080	2008	1906	2166	2078	2252	2834	2066
Grange Insurance of MI^	30976	22562	30976	30976	19650	11440	12240	9844	10528	9090	8488	10560	8280	10630	15718	8140
Great Lakes Casualty	6942	4914	5000	5312	4660	5385	2746	3008	2464	2232	2116	2198	2216	2322	2182	2354
Great Northern (Chubb)	6191	5938	5938	6191	6191	3292	3692	5709	3013	2965	3107	2729	2734	3115	3605	2991
Harleysville Lake States	5622	5622	5622	4527	5622	3767	2976	1785	2848	1879	2294	1529	1325	3290	5622	1692
Hartford Casualty	7701	6966	7701	7701	7701	4367	4157	4448	3551	3310	2874	3002	2996	3762	3989	3060
Hartford of the Midwest	7701	6966	7701	7701	7701	4367	4157	4448	3551	3310	2874	3002	2996	3762	3989	3060
Hastings Mutual Ins Co	7188	5840	7188	7876	7188	5056	4288	5840	2288	2334	2542	2362	2380	2606	5062	3158

ANNUAL PREMIUMS BASED ON EXAMPLE 2

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Home-Owners Ins Co	8564	6814	8335	8564	6814	5929	5848	4221	4693	3939	3986	3623	3658	4708	6741	4009
Horace Mann Ins Co	15910	11671	15570	15570	15570	10248	8990	8150	7485	8450	7852	6048	5942	7436	10035	7312
IDS Property & Casualty	8000	7358	7240	7824	7240	4588	3368	3500	3286	3040	2448	2480	2048	3142	4878	2612
Integon National Ins Co^	9996	8506	7720	8890	8450	5974	4044	4024	3720	3038	3218	2928	3212	3814	5708	3372
Liberty Mutual Fire Ins	18898	16763	18232	17821	18502	12944	8272	8616	8735	7245	6737	6851	7140	9615	12247	7058
Merchants Mutual Ins Co	9467	6276	7904	9511	7903	5718	5787	6276	3763	3398	3112	2987	3704	4637	6577	3415
Mercury National Ins Co	7988	4852	6158	6208	6522	5140	4242	3864	2968	2714	2394	2824	2376	3150	4464	2860
Metropolitan Direct P&C#	7016	5392	6710	5806	6710	2872	2912	2934	3002	2494	2584	3166	2606	3228	3818	2714
Metropolitan General	7360	5652	7042	6082	7042	3010	3048	3068	3130	2614	2700	3312	2732	3386	3992	2838
Metropolitan Prop & Cas	7360	5652	7042	6082	7042	3010	3048	3068	3130	2614	2700	3312	2732	3386	3992	2838
Michigan Insurance Co	11520	9988	12382	12382	11520	6232	4954	4125	5290	4276	3748	3342	3418	5717	6932	3640
Michigan Millers Mutual	8542	6876	7586	8714	7586	5012	4568	2886	2658	2958	2658	1896	2510	2992	4716	2770
Mid-Century* (Farmers)	34044	27615	36145	23853	33029	19604	20571	17064	16675	10831	12289	9946	8209	14795	16107	9531
Nationwide Mutual Fire	7310	8128	7418	7895	8128	4203	3251	4203	3689	2879	3202	2843	3131	3244	4683	2558
New Hampshire Ind^ (AIG)	16667	11717	17416	12338	12606	9400	4714	6436	3144	2713	3032	3967	3506	3194	5822	3481
Pacific Indemnity(Chubb)	6191	5938	5938	6191	6191	3292	3692	5709	3013	2965	3107	2729	2734	3115	3605	2991
Pioneer State Mutual	6220	6220	6220	6220	6220	4532	4464	4752	2748	2604	2372	1956	2300	3148	4394	2098
Progressive Marathon#	20203	14290	14335	15706	13470	13477	8078	8692	7046	5924	6010	7281	6364	6840	10855	6329
Progressive MI Ins Co	20602	15308	15356	16864	14214	14270	7300	8586	6484	5658	6114	6834	5678	6924	10432	6080
Safeco Insurance Co of IL^	10242	5510	7660	7961	8080	7217	3541	4076	3124	4403	2880	2581	2220	3835	6269	4432
Secura Ins A Mutual Co	13019	13019	13019	13019	13019	7351	4428	7351	3687	3781	2002	2090	4860	5503	5049	3462
Standard Fire (Travelers)	8019	6650	8019	8019	4074	4070	4074	6650	3052	2840	2734	2946	2884	3294	4980	2694
State Auto Mutual Ins Co	4204	4310	4186	4110	4122	4614	4122	4382	3034	3164	2842	3022	3058	3780	3702	2884
State Farm Mutual Auto	8223	7234	10779	9587	10117	6783	4936	4692	4732	4603	3618	4026	3740	6784	6520	4027
Titan Insurance Co^	13021	13530	16895	16895	16529	6497	6523	6835	5726	4835	5849	5942	6483	7561	6279	6513
Tokio Marine	5192	4158	4400	5082	4400	2399	3027	4158	2302	2392	2392	2460	2426	2372	3484	2170
Unitrin Direct Ins Co#	9028	6476	6440	7034	7070	6103	3828	4115	3363	2842	2883	3442	3008	3301	5114	3055
Unitrin Direct Prop & Cas#	9028	6476	6440	7034	7070	6103	3828	4115	3363	2842	2883	3442	3008	3301	5114	3055
Vigilant Ins Co (Chubb)	6191	5938	5938	6191	6191	3292	3692	5709	3013	2965	3107	2729	2734	3115	3605	2991
West American Ins Co	8505	7473	7684	8496	7684	5736	4833	7473	4524	4581	3458	2820	3345	3316	6298	3915
Westfield Insurance Co	5447	4923	5299	5198	5299	2943	3525	4923	2266	2307	2070	1806	2191	2579	3724	2071

Notes to all examples:

*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

Example 3

Drivers: Married couple, age 42; 17 year old child with driver license who occasionally drives Car 1
Wife - 3 mi commute 1 way, 12,000 mi/yr; \$30,000/yr; no tickets or accidents.
Husband - 10 mi commute 1 way, 15,000 mi/yr; \$50,000/yr; 1 at-fault accident and 1 moving violation within the past year for speeding 9 mph over speed limit
Cars: Wife - 2006 Chevrolet Impala LS, 4-door sedan
VIN: 2G1WB51K&6
Husband - 2001 Chevrolet Silverado 1500, 4x4
VIN: 1GC&K14V&1

Coverages & Limits:
BI/PD 100/300/100 or 300 CSL
PPI \$1,000,000
PIP medical & work loss excess
UM 20/40

Car 1:
BROAD COLLISION \$500 deductible
COMPREHENSIVE \$100 deductible
Car 2: No physical damage coverage

ANNUAL PREMIUMS BASED ON EXAMPLE 3 - All discounts are not included in the premiums listed below. See discount section of this guide for more information.

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Affirmative Ins Co of MI+^	10902	13861	14604	14775	15081	6777	9049	5742	6961	5427	5017	5842	6001	6944	7175	5629
Allstate Ins Co+	15861	13927	16019	16494	14638	10565	8529	8640	8631	7340	7133	7253	7134	8132	8723	7838
Allstate Prop & Cas+	12998	12998	12998	15130	15130	8981	7225	6899	6023	6660	6709	5848	5414	6619	6619	6692
American Insurance Co	7455	6692	7455	7455	7455	5766	6108	6692	4726	5169	5169	4762	4677	5987	7402	5145
American Int'l Ins Co (AIG)	8398	7006	10729	10415	8641	4909	5083	4476	4610	4697	3606	3494	3842	5205	5767	4101
American Int'l South (AIG)	9606	8253	11059	10656	9872	5255	5192	4549	5263	4501	3528	3645	4035	4852	5129	4167
Amica Mutual Ins Co	8185	6684	7117	9298	7117	5507	3425	3568	3634	3864	2811	2908	2960	3573	5668	3208
Auto Club Ins Assn*+	10247	7518	9430	8656	8581	6434	5041	4426	5471	4696	3728	3780	3045	6178	6516	3488
Auto-Owners Ins Co+	9165	7305	8922	9165	7305	6336	6283	4539	5018	4240	4299	3878	3899	5065	7218	4299
Bristol West Preferred^	18468	13299	18128	13560	13389	11538	6554	8506	6029	5154	5665	6363	4991	6931	10417	5713
Cincinnati Ins Co	11554	5739	10073	11692	10073	5553	5739	5165	5785	4831	3975	3334	4197	4092	7540	4714
Citizens Ins Co of America	16553	14239	18007	18007	16553	11046	7659	6053	7967	6611	5499	5188	5634	7813	10195	5376
Citizens Ins Co of Midwest	8642	6974	8711	7736	6340	5037	3847	3440	3472	3221	2892	2921	2834	3235	6108	2911
Dairyland Insurance Co+^	8547	9343	12155	12155	11737	4751	4994	4860	3995	3447	3423	3862	4351	5153	4502	3662
Emcasco Ins Co	28725	21579	30691	31303	30691	18037	17059	21579	10565	9369	9727	6653	8951	7985	23297	9911
Employers Mutual Cas	28725	21579	30691	31303	30691	18037	17059	21579	10565	9369	9727	6653	8951	7985	23297	9911
Encompass Prop & Cas	10512	10375	10512	14391	13960	7539	7273	7136	5755	6426	4439	3984	4770	5112	6046	4224
Esurance Insurance Co#	20048	15256	13658	15644	16448	13484	8414	9876	7912	7000	6084	7114	6228	8016	12460	7236
Farm Bureau General*	8180	8180	8180	8180	8180	5696	5691	3423	4396	3469	3943	3038	3271	5011	5449	3656
Farm Bureau Mutual*	8180	8180	8180	8180	8180	5696	5691	3423	4396	3469	3943	3038	3271	5011	5449	3656
Farmers Ins Exchange*	50981	40726	47596	36677	50380	29756	30736	25656	22165	16383	18500	14973	12811	20804	23783	14513
Federal Ins Co (Chubb)	9166	8723	8723	9166	9166	4635	5238	8419	4181	4099	4338	3775	3854	4408	5087	4094
Frankenmuth Mutual	12692	12692	12692	12692	12692	9982	12692	5208	6664	5100	4326	4326	4326	6002	9982	4968
Fremont Insurance Co	7676	7676	7676	7676	7676	5860	5860	4568	4568	3678	3528	3166	3166	4780	4568	3356
GEICO Indemnity Co+#	7352	6094	7028	6942	7028	4990	3800	3982	3164	3002	2838	3298	3134	3404	4354	3262
Grange Insurance of MI^	33558	24578	33558	33558	23616	13250	14474	11350	12236	10016	9518	12310	9136	12590	17896	9136
Great Lakes Casualty	10242	7526	7740	7752	7740	6600	4264	4565	3812	3394	3204	3324	3240	3662	3408	3534
Great Northern (Chubb)	9166	8723	8723	9166	9166	4635	5238	8419	4181	4099	4338	3775	3854	4408	5087	4094
Harleysville Lake States	9980	9980	9980	7898	9980	6564	5251	3107	4867	3270	3951	2679	2369	5600	9980	2888

ANNUAL PREMIUMS BASED ON EXAMPLE 3

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Hartford Casualty	11765	10696	11765	11765	11765	6608	6200	6707	5261	4930	4048	4384	4402	5520	6048	4414
Hartford of the Midwest	11765	10696	11765	11765	11765	6608	6200	6707	5261	4930	4048	4384	4402	5520	6048	4414
Hastings Mutual Ins Co	9538	7618	9536	10388	9536	6790	5760	7618	3002	3156	3314	3100	3084	4208	6778	4202
Home-Owners Ins Co	8707	6940	8476	8707	6940	6018	5968	4313	4768	4028	4085	3685	3705	4813	6857	4085
Horace Mann Ins Co	21187	16432	20735	20735	20735	14467	12759	12082	10184	11984	11118	8345	7460	10463	14074	10349
IDS Property & Casualty	10636	9900	9498	10590	9498	7206	5008	5106	4886	4650	3618	3652	2858	4884	7310	3866
Integon National Ins Co^	11598	9598	8818	9762	9666	7124	5148	5090	4730	3902	4078	3782	3842	4874	7422	4338
Liberty Mutual Fire Ins	26368	23177	25325	24852	25728	17617	11102	11785	11867	9712	9076	9295	9786	12953	16614	9440
Merchants Mutual Ins Co	12387	8186	10228	12495	10228	7335	7388	8186	4987	4384	4011	3942	4809	5954	8736	4425
Mercury National Ins Co	9530	5958	6866	7420	7962	6320	5308	5182	3770	3428	2980	3528	2902	4114	5810	3600
Metropolitan Direct P&C#	12670	9624	12038	10412	12038	5100	5164	5226	5290	4322	4484	5576	4496	5494	6706	4742
Metropolitan General	13308	10110	12646	10922	12646	5346	5414	5476	5548	4534	4696	5846	4714	5770	7036	4966
Metropolitan Prop & Cas	13308	10110	12646	10922	12646	5346	5414	5476	5548	4534	4696	5846	4714	5770	7036	4966
Michigan Insurance Co	15214	13171	16351	16351	15214	8194	6500	5399	6939	5589	4890	4350	4456	7513	9119	4748
Michigan Millers Mutual	13850	11136	12304	14132	12304	8118	7068	4672	4314	4954	4314	3068	4068	4856	7648	4486
Mid-Century* (Farmers)	50981	40726	47596	36677	50380	29756	30736	25656	22165	16383	18500	14973	12811	20804	23783	14513
Nationwide Mutual Fire	7718	8352	7786	8090	8352	4483	3496	4483	3837	3040	3390	2826	3160	3418	5130	2626
New Hampshire Ind^ (AIG)	27756	19284	28454	20309	20123	14942	7169	10465	4756	4071	4671	6137	5353	4983	9159	5132
Pacific Indemnity(Chubb)	9166	8723	8723	9166	9166	4635	5238	8419	4181	4099	4338	3775	3854	4408	5087	4094
Pioneer State Mutual	8298	8298	8298	8298	8298	5940	5822	6270	3536	3348	3058	2514	2932	4076	5740	2692
Progressive Marathon#	29904	21435	20682	22596	19844	19857	13137	14361	11577	9495	9591	11733	9816	11598	17777	10375
Progressive MI Ins Co	24808	18394	17666	19220	16764	16938	9820	12200	8842	7740	8420	9310	7492	10094	14750	8510
Safeco Insurance Co of IL^	16498	9056	12068	12622	12882	11647	6081	7303	5388	7522	4856	4354	3690	6803	10868	7643
Secura Ins A Mutual Co	14848	14848	14848	14848	14848	8380	5195	8380	4260	4585	2320	2396	5620	6366	6043	4145
Standard Fire (Travelers)	14271	11463	14271	14271	6961	6928	6961	11463	5135	4759	4636	5010	4884	5587	8656	4497
State Auto Mutual Ins Co	7146	7544	7142	6782	7326	7812	7326	7418	5056	5168	4784	4858	4858	5506	6028	4654
State Farm Mutual Auto	11637	10248	15812	14099	14742	10298	7324	6889	6930	6840	5109	5772	5247	10269	9883	5657
Titan Insurance Co^	12162	13196	16362	16362	16017	6498	6517	6743	5716	4760	5777	5939	6422	7274	6191	6170
Tokio Marine	6843	5570	5792	6697	5792	3109	3952	5570	3030	3095	3095	3160	3124	3072	4626	2687
Unitrin Direct Ins Co#	13960	10105	9652	10529	10800	9340	6423	7033	5706	4672	4713	5736	4775	5753	8646	5129
Unitrin Direct Prop & Cas#	13960	10105	9652	10529	10800	9340	6423	7033	5706	4672	4713	5736	4775	5753	8646	5129
Vigilant Ins Co (Chubb)	9166	8723	8723	9166	9166	4635	5238	8419	4181	4099	4338	3775	3854	4408	5087	4094
West American Ins Co	13574	11927	12449	13864	12449	9549	8057	11927	7214	7458	5566	4503	5305	5339	10399	6437
Westfield Insurance Co	7992	7215	7776	7607	7776	4233	5117	7215	3229	3302	2938	2545	3121	3702	5402	2922

Notes to all examples:

*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

Example 4

Drivers: Retired couple, age 66; pleasure use, 2,800 mi/yr;
no tickets or accidents; no earned income, work loss waived; no dependents
Car: 2007 Buick Lacrosse CX, 4-door sedan
VIN: 2G4WC552&7

Coverages & Limits:
BI/PD 100/300/100 or 300 CSL
PPI \$1,000,000
PIP medical primary, no deductible
UM 20/40
BROAD COLLISION \$500 deductible
COMPREHENSIVE \$100 deductible

ANNUAL PREMIUMS BASED ON EXAMPLE 4 - All discounts are not included in the premiums listed below. See discount section of this guide for more information.

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Affirmative Ins Co of MI+^	5949	7606	8006	8103	8275	3681	4925	3112	3792	2937	2709	3163	3260	3760	3880	3031
Allstate Ins Co	5981	5315	6220	6167	5711	3695	3047	3176	3124	2626	2620	2719	2672	3014	3112	2771
Allstate Prop & Cas+	5090	5090	5090	5987	5987	3362	2663	2577	2248	2472	2534	2194	2109	2457	2457	2445
American Insurance Co	2783	2524	2783	2783	2783	2011	2151	2524	1752	1778	1778	1732	1733	1873	2494	1885
American Int'l Ins Co (AIG)	2112	1786	2654	2569	2165	1287	1323	1183	1215	1226	982	955	1042	1355	1469	1098
American Int'l South (AIG)	3643	3187	4151	4041	3802	2029	1983	1768	2051	1742	1401	1438	1579	1882	1964	1631
Amica Mutual Ins Co	3142	2559	2728	3561	2728	2106	1291	1357	1358	1471	1083	1120	1132	1343	2178	1230
Auto Club Ins Assn*+	5502	4054	5061	4637	4634	3416	2671	2338	2909	2495	1977	2007	1621	3291	3450	1868
Auto-Owners Ins Co+	3812	3031	3710	3812	3031	2635	2595	1878	2086	1758	1777	1611	1624	2098	2997	1784
Bristol West Preferred^	10525	7680	10656	7965	7813	6674	3620	4453	3298	2816	3082	3492	2806	3652	5588	3115
Cincinnati Ins Co	3261	1606	2816	3343	2816	1563	1606	1417	1586	1314	1127	922	1191	1204	2139	1264
Citizens Ins Co of America	5600	4821	6088	6088	5600	3751	2613	2074	2715	2261	1887	1783	1933	2665	3464	1846
Citizens Ins Co of Midwest	5288	4302	5270	4736	3911	3003	2277	2057	2146	1914	1750	1758	1711	1904	3628	1760
Dairyland Insurance Co+^	7671	8196	10611	10611	10305	3897	4081	4032	3298	2791	2730	3256	3790	4367	3723	3036
Emcasco Ins Co	5394	4152	5738	5868	5738	3422	3266	4152	2106	1908	1946	1362	1752	1576	4498	1986
Employers Mutual Cas	5394	4152	5738	5868	5738	3422	3266	4152	2106	1908	1946	1362	1752	1576	4498	1986
Encompass Prop & Cas	3801	3687	3801	4929	4706	2599	2545	2515	2058	2273	1599	1462	1730	1776	2130	1540
Esurance Insurance Co#	5432	4140	3782	4274	4446	3670	2318	2692	2212	1970	1740	2028	1808	2194	3340	2012
Farm Bureau General*	3467	3467	3467	3467	3467	2421	2419	1464	1876	1484	1682	1303	1398	2133	2319	1565
Farm Bureau Mutual*	3467	3467	3467	3467	3467	2421	2419	1464	1876	1484	1682	1303	1398	2133	2319	1565
Farmers Ins Exchange*	12637	9300	12848	10262	14282	7954	8452	7117	6821	4518	5039	4038	3613	4501	6436	3883
Federal Ins Co (Chubb)	2948	2819	2819	2948	2948	1586	1771	2718	1451	1430	1495	1328	1330	1507	1728	1438
Frankenmuth Mutual	3704	3704	3704	3704	3704	2898	3704	1552	1966	1518	1298	1298	1298	1780	2898	1484
Fremont Insurance Co	3322	3322	3322	3322	3322	2544	2544	1990	1990	1604	1544	1392	1392	2084	1990	1468
GEICO Indemnity Co+^	2640	2180	2530	2482	2530	1772	1322	1400	1108	1070	1014	1170	1272	1186	1510	1156
Grange Insurance of MI^	13848	10116	13848	13848	8970	5296	5726	4544	4884	4114	3876	4894	3736	7216	4980	3710
Great Lakes Casualty	3305	2405	2523	2529	2521	2143	1379	1553	1227	1117	1059	1083	1079	1179	1101	1169
Great Northern (Chubb)	2948	2819	2819	2948	2948	1586	1771	2718	1451	1430	1495	1328	1330	1507	1728	1438
Harleysville Lake States	4753	4753	4753	3746	4753	3133	2507	1481	2322	1549	1879	1274	1125	2667	4753	1395
Hartford Casualty	2935	2664	2935	2935	2935	1667	1590	1719	1369	1287	1117	1171	1174	1445	1533	1187
Hartford of the Midwest	2935	2664	2935	2935	2935	1667	1590	1719	1369	1287	1117	1171	1174	1445	1533	1187
Hastings Mutual Ins Co	3370	2756	3370	3672	3370	2330	1998	2756	1060	1072	1190	1098	1114	1462	2334	1460

ANNUAL PREMIUMS BASED ON EXAMPLE 4

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Home-Owners Ins Co	3620	2880	3524	3620	2880	2504	2472	1784	1982	1671	1689	1531	1543	1994	2849	1695
Horace Mann Ins Co	7076	5408	6945	6945	6945	4800	4230	3878	3456	3964	3699	2831	2640	3497	4653	3460
IDS Property & Casualty	4857	4455	4301	4803	4301	3151	2203	2267	2145	2039	1593	1623	1293	2149	3197	1695
Integon National Ins Co^	4872	4220	3824	4372	4196	3026	2120	2092	1914	1584	1662	1544	1594	2014	3042	1744
Liberty Mutual Fire Ins	9914	8765	9573	9366	9731	6692	4219	4437	4500	3703	3433	3501	3676	4917	6320	3575
Merchants Mutual Ins Co	4937	4145	4114	4950	4114	2978	2994	3278	1977	1760	1617	1565	1922	2393	3445	1776
Mercury National Ins Co	4430	2704	3322	3438	3664	2860	2528	2250	1684	1546	1352	1594	1326	1816	2580	1624
Metropolitan Direct P&C#	2990	2306	2838	2464	2838	1238	1256	1272	1292	1074	1114	1352	1120	1370	1624	1164
Metropolitan General	3136	2416	2974	2586	2974	1304	1312	1326	1352	1126	1164	1416	1170	1430	1700	1212
Metropolitan Prop & Cas	3136	2416	2974	2586	2974	1304	1312	1326	1352	1126	1164	1416	1170	1430	1700	1212
Michigan Insurance Co	6880	5963	7401	7401	6880	3707	2944	2451	3143	2532	2213	1972	2019	3401	4130	2154
Michigan Millers Mutual	3988	3212	3546	4070	3546	2338	2036	1346	1244	1428	1244	884	1148	1402	2185	1294
Mid-Century* (Farmers)	12637	9300	12848	10262	14282	7954	8452	7117	6821	4518	5039	4038	3613	4501	6436	3883
Nationwide Mutual Fire	4557	4983	4603	4789	4983	2582	2022	2582	2235	1744	1971	1697	1845	1985	2968	1537
New Hampshire Ind^ (AIG)	9135	6502	9507	6765	7103	5362	2818	3797	1879	1617	1803	2321	2038	1926	3512	2117
Pacific Indemnity(Chubb)	2948	2819	2819	2948	2948	1586	1771	2718	1451	1430	1495	1328	1330	1507	1728	1438
Pioneer State Mutual	2663	2663	2663	2663	2663	1933	1897	2031	1176	1117	1027	851	987	1343	1871	909
Progressive Marathon#	10420	7512	7409	8085	7047	7050	4535	4902	3997	3397	3434	4090	3561	3956	6047	3641
Progressive MI Ins Co	11917	8833	8779	9609	8183	8221	4339	5167	3857	3375	3661	4075	3355	4211	6301	3655
Safeco Insurance Co of IL^	4607	2515	3434	3589	3586	3228	1598	1866	1433	1978	1321	1208	1046	1742	2784	1976
Secura Ins A Mutual Co	6915	6915	6915	6915	6915	3908	2448	3908	1951	2000	1058	1107	2568	2916	2677	1826
Standard Fire (Travelers)	3721	3066	3721	3721	1890	1885	1890	3066	1415	1321	1274	1370	1345	1527	2307	1249
State Auto Mutual Ins Co	2330	2414	2324	2262	2318	2552	2318	2422	1674	1734	1644	1662	1662	2082	2902	1576
State Farm Mutual Auto	3558	3124	4729	4224	4430	3031	2189	2077	2091	2045	1578	1768	1630	3023	2911	1745
Titan Insurance Co^	9145	10005	12582	12582	12217	4849	4854	5007	4271	3467	4263	4407	4736	5441	4589	4573
Tokio Marine	2090	1685	1817	2090	1897	989	1247	1685	944	988	988	994	1028	976	1407	917
Unitrin Direct Ins Co#	4705	3452	3365	3656	3733	3235	2184	2360	1937	1647	1668	1959	1701	1940	2908	1786
Unitrin Direct Prop & Cas#	4705	3452	3365	3656	3733	3235	2184	2360	1937	1647	1668	1959	1701	1940	2908	1786
Vigilant Ins Co (Chubb)	2948	2819	2819	2948	2948	1586	1771	2718	1451	1430	1495	1328	1330	1507	1728	1438
West American Ins Co	4247	3760	3864	4301	3864	2912	2457	3760	2270	2312	1751	1425	1684	1670	3181	1968
Westfield Insurance Co	3010	2723	2928	2864	2928	1620	1944	2723	1245	1276	1141	993	1207	1422	2050	1135

Notes to all examples:

*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

Insurance Company Websites

More and more insurers are offering Internet websites that allow consumers to obtain a premium quote for auto insurance. We asked insurance companies participating in this survey to provide us with their website address, if they offer such a service. The following list of company website addresses are being provided as an additional shopping tool when you shop for auto insurance:

Companies

Insurance Company Websites

Allstate Ins Co	www.allstate.com
Allstate Prop & Cas	www.allstate.com
American Int'l Ins Co (AIG)	www.aigdirect.com
Amica Mutual Ins Co	www.amica.com
Auto Club Ins Assn	www.autoclubgroup.com/michigan/insurance
Cincinnati Ins Co	www.cinfin.com
Esurance Insurance Co	www.esurance.com
Farmers Ins Exchange	https://apps.farmers.com/start
GEICO Indemnity Co	www.GEICO.com
IDS Property & Casualty	www.ameriprise.com/autohome
Mercury National Insurance Co	www.mercuryinsurance.com
Metropolitan Direct P&C	www.metlife.com
Metropolitan General	www.metlife.com
Metropolitan Prop & Cas	www.metlife.com
Mid-Century (Farmers)	https://apps.farmers.com/start
Nationwide Mutual Fire	www.nationwide.com
Progressive Marathon Ins Co	www.progressive.com
Progressive MI Ins Co	www.progressiveagent.com
Safeco Insurance Co of IL	www.safeco.com
Standard Fire (Travelers)	www.travelers.com
State Farm Mutual Auto	www.statefarm.com
Unitrin Direct Ins Co	www.unitrindirect.com

Shopping for Auto Insurance Worksheet - Section I

This worksheet provides a place to record information an insurer will need in order to accurately quote you a premium. It is important to be consistent when sharing information with each insurer; this allows you to compare premiums on an “apple-to-apple” basis.

Vehicles to be Insured:

Make/Model	Year	Vehicle identification number (VIN)	Principal owner	Principal operator	Occasional operator

Drivers to be Insured on the Policy:

Name	License number	Age	Miles to work

Accidents or moving violations or convictions of each driver during the past three years:

Remember: Check the discounts you may be eligible for:

- ✓ Anti-theft devices
- ✓ Multiple vehicle policy
- ✓ Anti-lock brakes
- ✓ Good student
- ✓ See page 6 for a list of other possible discounts
- ✓ **Ask the company what additional discounts they offer that would apply to you.**

Shopping for Auto Insurance Worksheet - Section II

Use this chart to compare the quotes you receive from insurers and to explore the options available to you. Review your current policy to verify your coverage limits and deductibles and whether your current Personal Injury Protection (PIP) and work loss coverages are Excess (Coordinated) or Primary (Uncoordinated). Make sure you use the same limits of coverage, deductibles and PIP selections from company to company to ensure an accurate comparison.

Annual Premiums					
Coverage		Company A	Company B	Company C	Company D
Liability (See page 1 for details about these coverages)					
MANDATORY	Personal Injury Protection including work loss and replacement services				
	Property Protection Insurance - \$1,000,000 required				
	Residual Liability Insurance – Bodily Injury and Property Damage (law requires 20/40/10 limits)				
Collision (See page 2 for definitions)					
OPTIONAL	Broad Form				
	\$__ Deductible				
	\$__ Deductible				
	Standard				
	\$__ Deductible				
	\$__ Deductible				
	Limited				
	\$__ Deductible				
	\$__ Deductible				
	Comprehensive				
	\$__ Deductible				
	\$__ Deductible				
	Uninsured/ Underinsured Motorist				
	Auto Rental Coverage				
	Roadside Service				
	Discounts Offered by Company – List each discount for which you qualify for and the amount it will reduce your premium				

Shopping for Auto Insurance Worksheet - Section III

Use this “Coverage Collection Worksheet” to review whether your current coverages meet your needs. You can see how the various options may ultimately impact your total premium.

May Cost Less		May Cost More		
	Coverage	Options	Standard	Options
MANDATORY	Personal Injury Protection including work loss and replacement services (See page 1)	You may purchase a coordinated or excess policy if you already have a health insurance policy and/or disability policy that would coordinate – ask your agent	Unlimited medical benefits; maximum work loss amount per month \$4,713; and up to \$20 per day in replacement services	You must purchase uncoordinated or primary coverage if you have no other health insurance or disability coverage that will coordinate or if you have Medicare coverage – ask your agent
	Property Protection Insurance (See page 1)	No options to reduce	Up to \$1 million for damage your car does to other people’s property in Michigan	No options to increase
	Residual Liability Insurance – Bodily Injury and Property Damage (See page 1)	You must purchase at least the minimum \$20,000/\$40,000/\$10,000 coverage limits	-Up to \$20,000 for a person who is hurt or killed in an accident. -Up to \$40,000 for each accident if several people are hurt or killed. -Up to \$10,000 for property damage in another state	You can purchase higher limits than the standard 20/40/10 to protect you from liability in the event of a serious accident
OPTIONAL	THESE OPTIONAL COVERAGES WILL IMPACT YOUR TOTAL PREMIUM			
	Collision/ Comprehensive (See page 2)	You may purchase a higher deductible - \$1,000, \$1,500, or \$2,000 if your insurer offers such limits; or purchase standard or limited collision instead of broad collision. <u>You may elect to not purchase collision or comprehensive but you will not have coverage for damage to your vehicle.</u>	Optional coverage	You may purchase a lower deductible of \$50, \$100, \$150, \$200 or \$250 if your insurer offers such limits
	Uninsured/ Underinsured Motorist (See page 2)	You may purchase lower coverage limits or elect to not purchase this optional coverage	Optional coverage	You may purchase higher coverage limits
	Auto Rental Reimbursement	You may purchase a lower daily limit or not purchase this optional coverage	Optional coverage	You can purchase a higher daily limit
	Roadside Service	You may purchase a lower coverage limit or not purchase this optional coverage	Optional coverage	You can purchase a higher coverage limit

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